

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)**

FORM (RF-3)

**SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision  
effective 10/01/2010

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine	2,074,902	0.4
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: NA

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify  
organization):

As a result of updating our Commercial Property Loss  
Cost Multiplier, we are revising our IM Loss Cost Multiplier to 1.616

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

ACUITY, A Mutual Insurance Company

Name of Company

Diane Udovich - Regulatory Filing Technician

Official - Title

## Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision  
effective 9/1/10

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine	\$155,037	+35.0%
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain Classes? If so, specify: N/A

Brief description of filing. (If filing follows rates of an advisory Organization, specify organization): Rate revision for Pet Insurance Program

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates.

American Alternative Insurance Corporation

Name of Company

Donna L. DiMatteo, Manager, State Filings

Official - Title

## American Alternative Insurance Corporation

The purpose of this filing is to implement a base rate increase for the pet insurance program, as well as to make several changes to new and existing products, as outlined below.

- A +35.0% base rate change has been selected based on a rate indication of +35.9%, illustrated in the Countrywide Pet Health Insurance Indication.
- New coinsurance and deductible options will be introduced for several existing products:

### Core Policy Forms: Basic, Preferred, Preferred Plus

(currently we offer only \$50 deductible and 10% coinsurance)

#### Deductibles

\$50, \$100, \$250, \$500

#### Coinsurance

10%, 20%, 30%

### Limited Forms: FirstCoverage, AccidentFirst

(currently we offer only \$50 deductible and 0% coinsurance)

#### Deductibles

\$50, \$100, \$250, \$500

#### Coinsurance

0%, 10%, 20%, 30%

### Limited Forms: Paws \$2K Annual Max

(currently we offer only \$50 deductible and 10% coinsurance)

#### Deductibles

\$50, \$100, \$250, \$500

#### Coinsurance

10%, 20%, 30%

### Endorsements: Routine Care

(currently we offer only 10% coinsurance)

#### Coinsurance

0%, 10%, 20%, 30%

There is no impact as a result of introducing these coinsurance and deductibles, as there are currently no insureds with these options.

- Revised exclusions and limitations will be implemented which are projected to eliminate approximately 5% of losses based on historical data. The effect of losses eliminated has been reflected in the +35.9% rate indication, which can be seen in column 10 of the Countrywide Pet Health Insurance Indication.
- Uniform deductible and coinsurance rate relativities will be introduced across all products within each product type (core policy forms, limited forms, routine care endorsements) as illustrated in the exhibit "Deductible and Coinsurance Relativities."
- Two new programs will be introduced (using the existing First Coverage Plan Policy PH 2007.)

**Pet Resort** program to be offered for \$7.00. This program will provide coverage for pets staying temporarily at kennel/boarding facilities. The average expected stay is 4 days.

**30-Day** program to be offered for \$7.50. This program may be purchased by insureds who adopt pets through the Humane Society or the SPCA and will provide coverage for the first 30 days from pet adoption. If the insured wants to continue coverage past the initial 30 days, they will be moved to the standard First Coverage Plan policy at regular First Coverage Policy Plan rates.

- The existing routine care endorsements (Routine \$100 and Routine \$220) will increase their benefit allowances to \$125 and \$250, respectively, and thus be renamed "Routine \$125" and "Routine \$250." In addition, a third routine care endorsement, "Routine \$400," will be introduced, with a benefit allowance of \$400.
- A Kroger Loyalty discount will be introduced, offering a premium discount of 5% to Kroger grocery store customers, who purchase coverage through the store. The discount is based on the cost of savings from shared marketing and decreased business acquisition costs.
- Employee/Member group discounts applied to the core policy rates will be revised from 10% to 5% for smaller employers (50-1000 employees/members). The discount for large employers (greater than 1000 employees/members) will remain at 10%.
- A change by endorsement concept will be introduced to allow mid-term coverage changes, rider attachments/revisions, etc. without a re-write of the policy. A corresponding change fee of \$5 per revision will be introduced in order to cover administrative costs each time the policy is amended mid-term. This will be handled via a new supplemental declarations page that will reflect mid-term policy period changes.
- A late fee charge of \$10 will be introduced for delinquent accounts.

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)**

FORM (RF-3)

**SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision  
effective 11/01/2010.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine	\$1,042,537	- 22.0%
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: \_\_\_\_\_

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify  
organization):

Arch Insurance Company, a member of ISO, is filing to adopt ISO's  
Commercial Inland Marine loss cost revision as contained in ISO Reference Filing Number CM-2010-RLA1.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

**RECEIVED**

JUL 01 2010

STATE OF ILLINOIS  
DEPARTMENT OF INSURANCE  
SPRINGFIELD, ILLINOIS

Arch Insurance Company

Name of Company

Carol Kennedy- VP, Compliance Operations

Official – Title

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)**

FORM (RF-3)

**SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision  
effective 08/01/2010.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine	\$1,170,425	+0.1%
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: This filing does not solely apply to certain territories or classes.

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify  
organization): Rate and rule revision.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

Auto-Owners Insurance Company

Name of Company

Ken Hoskins- Administrator CP&L Actuarial

Official – Title

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)**

FORM (RF-3)

**SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision  
effective 08/01/2010.

	(1)	(2)	(3)
	Coverage	Annual Premium Volume (Illinois) *	Percent Change (+or-) **
1.	Automobile Liability Private		
	Passenger		
	Commercial		
2.	Automobile Physical Damag		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine	28,494	-25.24%
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: N/A

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify  
organization):

We wish to adopt ISO advisory loss costs to compliment

BancInsure's Commercial Inland Marine program. We will be adopting CM-2010-RLA1 and maintain our current LCM of \$1.20

The estimated impact of this adoption results in a decrease of -24.25%.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

BancInsure, Inc.

Name of Company

Marlene Patterson, Filings Analyst

Official – Title

Form (RF-3)

ILLINOIS DEPARTMENT OF INSURANCE  
SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

11/01/10

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private		
Passenger Commercial		
2. Automobile Physical Damage		
Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine	\$990,102	1.10%
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

This filing includes minor editorial changes to several forms and rules. Increased rates for  
Accounts Receivable and Valuable Papers.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates.

Erie Insurance Exchange

Name of Company

*Ross Fonticella*

Ross Fonticella, ACAS, MAAA

Vice President and Manager

Official - Title

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

9/1/10

(1)	(2)	(3)
Coverage	Annual Premium Volume (Illinois)*	Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine	368,388	+32.9%
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15.		
Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Pet Health Territories

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Revised rates for our Pet Healthcare Program

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

Markel Insurance Company

Name of Company

Deidre I. Balbuena,  
VP Product & Regulatory Services

Official - Title



# ILLINOIS DEPARTMENT OF INSURANCE

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 8-1-10

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine	40,260	-22.0%
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: \_\_\_\_\_

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Following  
ISO loss costs

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates.

Norh Pointe Insurance Company

Name of Company

Virginia Putzu – Rate/Form Implementation Team Lead

Official – Title

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)**

FORM (RF-3)

**SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision  
effective 08/01/2010.

	(1)	(2)	(3)
	Coverage	Annual Premium Volume (Illinois) *	Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine	\$2,440,134	+0.1%
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: This filing does not solely apply to certain territories or classes.

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify  
organization): Rate and rule revision.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

Owners Insurance Company

Name of Company

Ken Hoskins- Administrator CP&L Actuarial

Official – Title

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 08/01/2010

	(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine	14,081	-22.0%
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Adoption of ISO filing: CM-2010-RLA1

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

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JUL 12 2010

STATE OF ILLINOIS  
DEPARTMENT OF INSURANCE  
SPRINGFIELD, ILLINOISPennsylvania Manufacturers'  
Association Insurance  
Company

Name of Company

Sharon E. Ellison  
Sr. Regulatory Analyst  
Official - Title

# ILLINOIS DEPARTMENT OF INSURANCE

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 8-1-10

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine	1,646,184	-22.0%
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: \_\_\_\_\_

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Following  
ISO loss costs

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates.

Praetorian Insurance Company

Name of Company

Virginia Putzu – Rate/Form Implementation Team Lead

Official – Title

# ILLINOIS DEPARTMENT OF INSURANCE

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 8-1-10

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine	62,247	-22.0%
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: \_\_\_\_\_

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Following  
ISO loss costs

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates.

QBE Insurance Corporation

Name of Company

Virginia Putzu – Rate/Form Implementation Team Lead

Official – Title

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 08/01/2010

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine	\$9491	-22.0%
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

N/A

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Adoption of Illinois IM Advisory Prospective Loss Costs as contained in filing designation numbersCM-2010-RLA1 & CM-2009-RLC09

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will  
result from application of new rates.**RECEIVED**

JUL 14 2010

STATE OF ILLINOIS  
DEPARTMENT OF INSURANCE  
SPRINGFIELD, ILLINOIS

H29219D

Sompo Japan Insurance Company of America  
Name of CompanyMary Lynn Teel, State Filings Analyst  
Official - Title